May 22, 2012

Dear Honorable Judge Robert E. Gerber,

Today I went in for the deposition hearing. I still cannot find an attorney to represent myself. Michael Driscoll, trial attorney, offered a stipulation and order of waiver. It was explained to me in a way I kind of understood it. I just want to move on with my life. So I went and signed for it. However doing more research, I did not know I still owe the creditors. Even though it waives the deposition and trial. Is there a way to void this agreement or I just had to deal with the consequences of this agreement. Enclosed is a copy of the agreement.

Sincerely,

Lab Kay Chong

646-753-4588

Court Cannot "so order"

This step if, as now as pears,

Dettor did not unders touch

what he was agreens to.

Matter will now continue for

trial.

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UNITED STATES BANKRUPTCY COUR SOUTHERN DISTRICT OF NEW YORK	
In re	
LAB KAY CHONG, f/d/b/a KAWAII OPTICAL,	Case No. 10-13920 (REG) (Chapter 7)
Debtor.	: X
30 CARMINE LLC,	:
Plaintiff, -against-	: Adv. Proc. No. 10-03877
LAB KAY CHONG, f/d/b/a KAWAII OPTICAL,	· : :
Defendant.	
TRACY HOPE DAVIS, the UNITED STATES TRUSTEE,	: : :
Plaintiff, -against-	: Adv. Proc. No. 10-04242
LAB KAY CHONG, f/d/b/a KAWAII OPTICAL,	· : :
Defendant.	.; -X

## STIPULATION AND ORDER OF WAIVER OF DISCHARGE

The following Stipulation and Order of Waiver of Discharge is made between the United States Trustee for Region 2 (the "U.S. Trustee"), 30 Carmine LLC, and Lab Kay Chong (the "Debtor");

WHEREAS, on July 20, 2010, the Debtor commenced this Chapter 7 bankruptcy case by filing a voluntary petition, <u>In re Lab Kay Chong</u>, 10-13920 (REG); and

WHEREAS, on October 14, 2010, 30 Carmine LLC commenced an adversary

proceeding against the Debtor by filing a complaint, seeking to deny the Debtor's discharge pursuant to 11 U.S.C. § 727;

WHEREAS, on November 17, 2010, the United States Trustee commenced an adversary proceeding against the Debtor by filing a complaint, seeking to deny the Debtor's discharge pursuant to 11 U.S.C. § 727; and

WHEREAS, in order to resolve the concerns raised by 30 Carmine LLC and the United States Trustee during each adversary proceeding, the Debtor has agreed to the denial of his Discharge in the above-captioned case.

IT IS HEREBY STIPULATED AND AGREED by the respective parties that Lab Kay Chong, the Debtor herein, intending to waive any discharge he may be entitled to in the above-captioned case, under penalty of perjury pursuant to 28 U.S.C. § 1746, states:

- 1. I, Lab Kay Chong, hereby waive my discharge in bankruptcy in the above-captioned case; and
- 2. I represent (a) that I have executed this Waiver voluntarily; (b) that this Waiver represents a conscious and informed judgment to waive my discharge in bankruptcy in the above-captioned case; and (c) that I am aware of the consequences of entering into this Waiver; and
  - 3. This Waiver is being executed in accordance with 11 U.S.C. § 727(10); and
  - 4. The Adversary Proceeding is hereby dismissed without prejudice; and
- 5. The Adversary Proceeding is hereby closed and the Clerk of the Court is directed to enter closure of the Adversary Proceeding on the docket; and
- 6. The Clerk of the Court shall enter this Stipulation and Order in the Debtor's bankruptcy case, captioned <u>In re Lab Kay Chong</u>, 10-13920 (REG), and in each of the adversary

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proceeding; and

7. This Stipulation and Order is subject to the approval of the Bankruptcy Court.

Dated: New York, New York

May 22, 2012

By:

Lab Kay Chong, Debtor 44 Carmine Street

Apt. 1

New York, NY 10014

Dated: New York, New York

May 22, 2012

30 CARMINE LLC

By:

Bruce Weiner

Rosenberg, Musso & Weiner, LLP 26 Court Street, Suite 2211

Brooklyn, NY 11242

Dated: New York, New York

May 22, 2012

TRACY HOPE DAVIS UNITED STATES TRUSTEE

By:

Michael T. Driscoll

Trial Attorney

33 Whitehall Street, 21st Floor New York, New York 10004

SO ORDERED:

Dated: \_\_\_\_\_\_, 2

New York, New York

Honorable Robert E. Gerber United States Bankruptcy Judge